Fill in this information to identify the case:

Debtor 1 Stephanie T Fryer
Debtor 2 ____________________ (Spouse, if filing)
Debtor 3

United States Bankruptcy Court for the: EASTERN District of PA (State)

Case number 2111319

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, N A

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 3 1 4 0

Date of payment change:
Must be at least 21 days after date of this notice. 06/01/2025

New total payment:
Principal, interest, and escrow, if any $ 1,650.68

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________

Current escrow payment: $685.31 **New escrow payment:** $ 886.22

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________

Current interest rate: ________% **New interest rate:** ________%

Current principal and interest payment: $________ **New principal and interest payment:** $ ________

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________

Current mortgage payment: $________ **New mortgage payment:** $ ________

Part 4: **Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- [x] I am the creditor.
- [ ] I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lucy Miller Date 05 / 01 / 2025
Signature

Print: Lucy (First Name) ______ (Middle Name) Miller (Last Name) Title Bankruptcy Specialist

Company PNC Bank, N.A.

Address 3232 Newmark Drive
Number Street

Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 – 0659 Email Bankruptcy.administration.internal@pnc.com

PNC BANK
P.O. Box 1820
Dayton, OH 45401-1820

[redacted]

STEPHANIE T FRYER
116 LINCOLN AVE
YEADON PA 19050-2933

Your escrow analysis is here!

Account Number	[redacted]
Statement Date	04/04/2025
Review Period	06/2025 to 05/2026

Property Address
116 LINCOLN AVE
YEADON, PA 19050

New Payment Amount
$1,650.68
New Payment Effective Date
06/01/2025

Thank you for being a PNC customer

Why are you receiving this escrow analysis statement?

At least once each year, federal guidelines require that we review your escrow account to ensure sufficient funds are collected to pay your property taxes and insurance premiums. These reviews are necessary since these escrowed expenses can change. Please take a moment to review What's Changed. Learn more online at pnc.com/MortgageCustomerCare.

What's Changed?

- Due to your escrowed expenses (like property taxes and/or insurance premiums) increasing, your monthly / periodic escrow payment will increase to $718.20.
- Additionally, your escrow account is projected to have a shortage of $2,016.22.

  Spreading the shortage over 12 months, interest free, adds $168.02 to your monthly / periodic payment.

Annual Escrow Expense Breakdown

Annual Expenses	What was estimated to be paid	Change	What we plan to pay
Insurance	$2,088.00	↑	$3,413.00
Property Tax	$5,018.15	↑	$5,205.33
Annual Escrow Expenses	**$7,106.15**	↑	**$8,618.33**
Monthly / Periodic Escrow Amount	$592.18	↑	$718.20

Mortgage Payment Breakdown

Monthly / Periodic Payments	Current payment	New payment effective 06/01/2025
Principal & Interest	$764.46	$764.46
Escrow Payment	$592.18	$718.20
Shortage Payment	$93.13	$168.02
Monthly / Periodic Total Payment	**$1,449.77**	**$1,650.68**

What You Need To Do

Option 1: Take no action* and your payment will be adjusted to spread the shortage over the next 12 months interest free. Your new monthly / periodic payment will be **$1,650.68** beginning **06/01/2025**.

Option 2: If you wish to discuss options other than paying the shortage over 12 months, please contact us one of the ways listed at the bottom of this page.

*If PNC automatically deducts your monthly payment from your checking or savings account, then your payment amount will be updated automatically - there's nothing you need to do. However, if you use another financial institution's payment service to pay your mortgage, then please update that service to reflect your new mortgage payment as of the new payment effective date.

How to Pay or Contact PNC

Visit PNC Online Banking to Make Payments and More

To make payments or manage your mortgage account online, visit us at pnc.com/MortgageCustomerCare.

Contact a PNC Bank Employee

We are here, if you have questions or need assistance, please contact our Customer Care Center at 1-800-822-5626.

You can also visit your local PNC branch.

Frequently Asked Questions

Why did my payment change?

Changes to your escrowed expenses (such as property taxes and insurance premiums) will result in changes to your monthly / periodic escrow payment. Your local taxing authority will typically review your property value and as a result may adjust your property taxes. Similarly, your insurance provider will review the risk and coverage amounts of your property and as a result may adjust your insurance premium.

Can PNC provide me with information concerning why there were changes to my tax payments or insurance premiums?

PNC does not have information as to specifically why your taxes or insurance premiums may have changed. We encourage you to contact your local tax office or your insurance company for details or further information.

How is my Escrow Amount calculated?

We add up the projected expenses to be paid over the next 12 months and divide that total by your required number of mortgage payments per year (normally 12) to determine your new escrow amount. These projected expenses are based on the most recent information we've received from your property tax authorities, insurance carrier(s), and for any other escrowed expenses.

If there is a shortage in my escrow account, what should I do?

Option 1: Take no action and your payment will be adjusted to spread the shortage as shown on page 1.

Option 2: If you wish to discuss other options, please call us at 1-800-822-5626.

What should I do if I receive a tax bill?

PNC should also receive a bill. The one you receive should be informational for your records and no further action will be needed as your lender will make the payments from your escrow account. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626.

If it is necessary to send a copy of your tax bill to us, please include your mortgage account number and forward it to:

PNC Bank
Attn: Tax Department
P.O. Box 1804
Dayton, OH 45401-1804

Important for customers in these states: PA, CA, VA, MD, NJ, ID, IA, ME, CT: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your mortgage account number to:

PNC Bank
ISAOA ATIMA
P.O. Box 7433
Springfield, OH 45501
888-229-5429

What should I do if I change insurance companies?

Any time you change your insurance carrier, please provide them with your mortgage account number and the following contact information for PNC:

PNC Bank, NA
ISAOA ATIMA
P.O. Box 7433
Springfield, OH 45501

Prior Escrow Account Projection and Activity

This is a list of your escrow account's prior projection and actual activity since your last escrow analysis. Differences between the most recent account history and last year's projection may have resulted in not reaching the estimated low monthly balance.

* Indicates a difference from projected activity either in the amount or the date.

"p" Indicates projected future payments into or out of the escrow account.

Date M/YY	Description	Amount paid out of your Escrow Account		Amount paid into your Escrow Account		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
	Beginning Balance					$2,368.71	-$4,550.21
4/24					$535.49		-$5,706.17
5/24					$1,155.96		-$4,550.21
6/24				$592.18		$2,960.89	-$4,550.21
7/24				$592.18	$1,155.96	$3,553.07	-$3,394.25
8/24	SCHOOL TAX	$2,769.62	$2,760.60 *	$592.18	$577.98	$1,375.63	-$5,576.87
9/24				$592.18	$1,155.96	$1,967.81	-$4,420.91
10/24				$592.18		$2,559.99	-$4,420.91
11/24				$592.18	$577.98	$3,152.17	-$3,842.93
12/24				$592.18	$577.98	$3,744.35	-$3,264.95
1/25	HAZARD INS		$3,413.00 *	$592.18		$4,336.53	-$6,677.95
2/25	HAZARD INS	$2,088.00	*	$592.18	$577.98	$2,840.71	-$6,099.97
2/25	COUNTY TAX		$419.86 *			$2,840.71	-$6,519.83
3/25	COUNTY TAX	$341.37	*	$592.18	$577.98	$3,091.52	-$5,941.85
3/25	CITY TAX	$1,907.16	$2,024.87 *			$1,184.36	-$7,966.72
4/25				$592.18	$8,116.39	$1,776.54	$149.67
5/25				$592.18	$685.31	$2,368.72	$834.98
	TOTAL	$7,106.15	$8,618.33	$7,106.16	$15,694.97		

Next 12 Month Activity Projection

This is a projection of your escrow account's anticipated activity for the coming 12 months.

- Your new monthly / periodic escrow payment is the total of payments expected to be made out of your escrow account divided by the number of mortgage payments per year (normally 12).
- Since the projected minimum balance (indicated by **) is less than twice your new monthly escrow payment (excluding MIP/PMI), as allowed by RESPA unless your mortgage document or state law specifies a lower amount, the difference results in a shortage. For example: **Shortage = 2 × [monthly escrow payment excluding MIP/PMI] – [minimum balance**]**

Date M/YY	Description	Amount paid out of your Escrow Account	Amount paid into your Escrow Account	Balance
		Estimated	Estimated	Estimated
	Beginning Balance			$834.98
6/25			$718.20	$1,553.18
7/25			$718.20	$2,271.38
8/25	SCHOOL TAX	$2,760.60	$718.20	$228.98
9/25			$718.20	$947.18
10/25			$718.20	$1,665.38
11/25			$718.20	$2,383.58
12/25			$718.20	$3,101.78
1/26			$718.20	$3,819.98
2/26	HAZARD INS	$3,413.00	$718.20	$1,125.18
3/26	COUNTY TAX	$419.86	$718.20	$1,423.52
3/26	CITY TAX	$2,024.87		-$601.35**
4/26			$718.20	$116.85
5/26			$718.20	$835.05
	TOTAL	$8,618.33	$8,618.40	

Important Messages / Disclosures

Our records show that you are a debtor in bankruptcy or you have received a discharge. We are sending this letter to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Philadelphia)

IN RE: Stephanie T. Fryer	Case No. 21-11319 Judge Derek J Baker Chapter 13

CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 05/01/2025 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: MICHAEL A. CIBIK
Trustee: KENNETH E. WEST
Office of the United States Trustee

Further, I certify that, on 05/01/2025 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Stephanie T. Fryer	116 Lincoln Avenue Yeadon, PA 19050

By: /s/ Lucy Miller
Lucy Miller
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342
866-754-0659